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I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office to Addressee" service under 37 CFR § 1.10, in an envelope addressed to: BOX PATENT APPLICATION, Assistant Commissioner for Patents, Washington, D.C. 20231 on February 9, 2001. Express Mail Label No.: EL746264643US

Signed:

Mary A. McCauley

Box PATENT APPLICATION
Assistant Commissioner for Patents
Washington, DC 20231

New U.S. Patent Application

Title: METHODS AND SYSTEMS FOR MAKING SECURE

ELECTRONIC PAYMENTS

Inventors: Yiannis Tsiounis, et al.

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

- 1. Application 38 pages, including cover sheet, 8 independent claims and 61 claims total.
- 2. Drawings 9 sheets of drawings (Figures 1-9).
- Declaration and Power of Attorney.

Applicants claim the right to priority based on Provisional Patent Application Nos. 60/181,224, and 60/181,225, both filed February 9, 2000.

Please address all correspondence with respect to this application to:

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Please accord this application an application number and filing date.

The Commissioner is hereby authorized to charge any filing fees due and any other fees due under 37 C.F.R. § 1.16 or §1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

Linda Thayer

Reg. No. 45,681